Case 05-10608 Doc 1 Filed 03/23/05 Entered 03/23/05 14:15:07 Desc Main (Official Form 1) (12/03) Document Page 1 of 11

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Schiesser, Brian L. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-6212 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 200 Shady Dell Avenue Mundelein, IL 60060 County of Residence or of the County of Residence or of the Lake Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Stockbroker ☐ Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership ☐ Chapter 9 ☐ Other_ ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 16-49 100-199 200-999 50-99 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П Estimated Debts \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to \$500.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П

(Official Form (Cases)05-10608 Doc 1 Filed 03/23/05	Entered 03/23/05 14:15	5:07 Desc Main
Voluntary Petition Document	Naage 12elofr(s1.	FORM B1, Page 2
(This page must be completed and filed in every case)	Schiesser, Brian L.	
Prior Bankruptcy Case Filed Within Last 6	Vears (If more than one attach addit	rional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -	Case Number.	Date Piled.
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct.		nd Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and made	•
chapter 7.		hibit B f debtor is an individual
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	whose debts are pri	imarily consumer debts)
code, specified in this pention.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare
X /s/ Brian L. Schiesser	that I have informed the petitioner the	
Signature of Debtor Brian L. Schiesser	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under	
- - -	_	
X	X <u>/s/ Joseph E. Cohen 3123</u> Signature of Attorney for Debto	
Signature of Joint Debtor	Joseph E. Cohen 3123243	
Telephone Number (If not represented by attorney)		hibit C
	Does the debtor own or have posses a threat of imminent and identifiable	e harm to public health or
March 23, 2005 Date	safety?	· ····································
	☐ Yes, and Exhibit C is attached	d and made a part of this petition.
Signature of Attorney X/s/ Joseph E. Cohen 3123243	■ No	
Signature of Attorney for Debtor(s)		torney Petition Preparer
Joseph E. Cohen 3123243	I certify that I am a bankruptcy petit	tion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of t	
COHEN & KROL	provided the debtor with a copy of t	ms document.
Firm Name	Printed Name of Bankruptcy Pe	etition Preparer
105 West Madison Street	Timed Name of Bankruptey 10	oution i reputer
Suite 1100	Social Security Number (Requi	mad by 11 U.C.C. \$ 110(a))
<u>Chicago, IL 60602</u> Address	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
312-368-0300 Fax: 312-368-4559 Telephone Number		
March 23, 2005	Address	
Date	Names and Social Security nun	nbers of all other individuals who
Signature of Debton (Comparation/Doutnoughin)	prepared or assisted in preparin	g this document:
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this	I	
petition on behalf of the debtor.	I	
The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	priate official form for each person.
X	X	
X	Signature of Bankruptcy Petitio	n Preparer
	Dete	
Printed Name of Authorized Individual	Date	
	A bankruptcy petition preparer's	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or	
Date	U.S.C. § 110; 18 U.S.C. § 156.	
	I	

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Form B6D (12/03)

In re	Brian L. Schiesser		Case No.
-		, Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S NAME	C	Н	sband, Wife, Joint, or Community	CO	U	D I	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	O N T I N G E N T	L Q U L	SPUTEC	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 05 CH 0085		Г	first mortgage	Т	ATED			
ABN AMRO c/o Codilis & Associates 15W030 North Frontage Road #100 Willowbrook, IL 60527	x	J	200 Shady Dell Avenue Mundelein, IL 60060		D			
	┸	┸	Value \$ 250,000.00	_			150,043.17	0.00
Account No. 05 CH 0085	4		arrearage on first mortgage					
ABN AMRO c/o Codillis & Associates 15W030 North Frontage Road #100 Willowbrook, IL 60527	x	J	200 Shady Dell Avenue Mundelein, IL 60060					
			Value \$ 250,000.00				9,824.00	0.00
LaSalle Bank N.A. 135 South LaSalle Chicago, IL 60603	x	J	second mortgage 200 Shady Dell Avenue Mundelein, IL 60060					
			Value \$ 250,000.00	1			26,959.45	0.00
Account No.		T	Arrearage on second mortgage				·	
LaSalle Bank N.A. 135 South LaSalle Chicago, IL 60603		-	200 Shady Dell Avenue Mundelein, IL 60060					
			Value \$ 0.00	1			600.00	600.00
continuation sheets attached				Sub this			187,426.62	

Form B6D - Cont. (12/03)

In re	Brian L. Schiesser	Case No.	
_		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	ŀ	U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 0046195835			vehicle	٦	T E D			
Lexus Financial Services P.O. Box 5855 Carol Stream, IL 60197-5855			1996 Lexus 450					
Carol Stream, IL 00197-3033		Н						
			Value \$ 13,000.00	1			12,734.75	0.00
Account No.						П		
				4				
	╀	+	Value \$	+	_	Н		
Account No.	1							
			Value \$	┨				
Account No.	╅	t	, and ¢	\dagger		Н		
	1							
			Value \$			Ш		
Account No.								
				4				
L			Value \$	C- 1	<u>L</u>	Н		
Sheet 1 of 1 continuation sheets atta		ed to	(Total of	Sub			12,734.75	
Schedule of Creditors Holding Secured Claim	S		(Total of		Pag Tota	- 1		
			(Report on Summary of S				200,161.37	
			, II			′		

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Form B6E (04/04)

	Brian I. Oakiasaan	
In re	Brian L. Schiesser	Case No
		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0	continuation	sheets	attached

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Form B6F (12/03)

In re	Brian L. Schiesser		Case No.	
_		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O NT I NG E	UNLIGUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5424-1808-2221-7326			credit card		T		
Citi Card P.O. Box 6413 The Lakes, NV 88901-6413		-					7,225.31
Account No. 6011-0076-0500-1899			credit card	+	t		
Discover P.O. Box 30395 Salt Lake City, UT 84130-0395	x	-					407707
Account No. 6034610000659287			credit card				1,677.37
GE Consumer Finance Card Services 950 Forrer Blvd Dayton, OH 45420	x	-					
							1,600.00
Account No. 6004300909097831 Menards Retail Services P.O. Box 17602 Baltimore, MD 21297-1602		-	credit card				0.040.04
				<u> </u>	\perp		2,249.84
continuation sheets attached			(Total of	Sub this			12,752.52
			(Report on Summary of S		Tot dul		12,752.52

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In re	Brian L. Schiesser		Case No.
-		Debtor	,
	SCHEDULE G. EXECUTORY C	ONTRACTS AN	ND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

ocontinuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Brian L. Schiesser		Case No.	
-		 Debtor	,	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Edmee Schiesser	GE Consumer Finance
	Card Services
	950 Forrer Blvd
	Dayton, OH 45420
Edmee Schiesser	Discover
	P.O. Box 30395
	Salt Lake City, UT 84130-0395
Edmee Schiesser	ABN AMRO
Lamos Johnsood	c/o Codilis & Associates
	15W030 North Frontage Road #100
	Willowbrook, IL 60527
	·
Edmee Schiesser	ABN AMRO
	c/o Codillis & Associates
	15W030 North Frontage Road #100
	Willowbrook, IL 60527
Edmee Schiesser	LaSalle Bank N.A.
	135 South LaSalle
	Chicago, IL 60603

☐ Check this box if debtor has no codebtors.

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Jnited States Bankruptcy Court
Northern District of Illinois

In re	Brian L. Schiesser		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMP	PENSATION OF ATTO	RNEY FOR DI	EBTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankrupto	cy, or agreed to be pa	id to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	2,200.00		
	Prior to the filing of this statement I have receive	ed	\$	1,306.00		
	Balance Due			894.00		
2. 7	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. Т	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. l	■ I have not agreed to share the above-disclosed co	ompensation with any other persor	n unless they are mem	bers and associates of my law firm.		
İ	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the					
a b c	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 US 522(f)(2)(A) for avoidance of liens on household goods.					
6. I	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			ces, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complete statement cankruptcy proceeding.	of any agreement or arrangement	for payment to me fo	r representation of the debtor(s) in		
Dated	: March 23, 2005	/s/ Joseph E. Co Joseph E. Cohe COHEN & KROL 105 West Madiso Suite 1100 Chicago, IL 6060 312-368-0300 F	n 3123243 on Street			

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United States Bankruptcy Court Northern District of Illinois

In re	Brian L. Schiesser		Case No.		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
		Number of C	reditors:	9	
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of creditor	s is true and correct to the	best of my	
Date:	March 23, 2005	/s/ Brian L. Schiesser Brian L. Schiesser Signature of Debtor			

ABN AMRO c/o Codilis & Associates 15W030 North Frontage Road #100 Willowbrook, IL 60527

ABN AMRO c/o Codillis & Associates 15W030 North Frontage Road #100 Willowbrook, IL 60527

Citi Card P.O. Box 6413 The Lakes, NV 88901-6413

Discover P.O. Box 30395 Salt Lake City, UT 84130-0395

GE Consumer Finance Card Services 950 Forrer Blvd Dayton, OH 45420

LaSalle Bank N.A. 135 South LaSalle Chicago, IL 60603

LaSalle Bank N.A. 135 South LaSalle Chicago, IL 60603

Lexus Financial Services P.O. Box 5855 Carol Stream, IL 60197-5855

Menards Retail Services P.O. Box 17602 Baltimore, MD 21297-1602